

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Wanda D. Rucker	Debtor	Chapter 13 Proceeding 16-13976 JKF Claim No. 17-1
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NOTICE OF FORBEARANCE AGREEMENT DUE TO THE COVID-19 PANDEMIC

Now comes WELLS FARGO BANK, N.A. ("Creditor"), by and through undersigned counsel, and hereby submits this Notice of Forbearance Agreement to the Court regarding the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently requested a forbearance period of three (3) months in which the Debtor will not tender mortgage payments to Creditor that would come due on the mortgage starting of April 1, 2020 through June 1, 2020. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period after the forbearance plan ends. Furthermore, Creditor does not waive its rights under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect any post-petition escrow shortage. During the forbearance period Creditor may continue to file notices in compliance with Fed. Rule Bankr. P. 3002.1.

Because of the uncertainties surrounding how long this pandemic will last, Creditor will work with Debtor or Debtor's counsel to determine when Debtor will be able to resume making mortgage payments and when/how the Debtor will cure the delinquency created by the forbearance period ("forbearance arrears"). Once the forbearance plan ends and the Creditor and Debtor or Debtor's counsel agree on an appropriate repayment or loss mitigation program, Creditor will file a notice or an amended/supplemental claim consistent with local practice.

Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the Mortgage, including, but not limited to, a lapse in insurance coverage or non-payment of property taxes.

/s/ Jill Manuel-Coughlin, Esquire

POWERS KIRN, LLC

Jill Manuel-Coughlin, Esquire; ID #63252

Harry B. Reese, Esquire; ID #310501

Sarah K. McCaffery, Esquire; ID #311728

Eight Neshaminy Interplex, Suite 215

Trevoze, PA 19053

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Attorney for Movant

Dated: May 12, 2020

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IN RE: Wanda D. Rucker	Chapter 13 Proceeding
Debtor	16-13976 JKF
	Claim No. 17-1

CERTIFICATE OF SERVICE

I, as counsel for WELLS FARGO BANK, N.A., hereby certify that a copy of the Notice of Forbearance Agreement was served upon the following persons by electronic notification and/or first class U.S. mail, on May 12, 2020:

Parties Served via Electronic Notification:

David M. Offen, Esquire
601 Walnut Street
Suite 160 West
Philadelphia, PA 19106
Email: info@offenlaw.com
Attorney for Debtor

Scott Waterman, Esquire
2901 St. Lawrence Avenue, Suite 100
Reading PA 19606
Email: info@ReadingCh13.com
Trustee

Parties Serviced via First Class Mail:

Wanda D. Rucker
105 Wendee Way
Sewell NJ 08080
Debtor

/s/ Jill Manuel-Coughlin, Esquire

POWERS KIRN, LLC

Jill Manuel-Coughlin, Esquire; ID #63252

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